

Information to identify the case:

Debtor 1	<u>Allison Stauffenberg</u>	Social Security number or ITIN	xxx-xx-3432
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	13-32792-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allison Stauffenberg

7/17/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Allison Stauffenberg
 Debtor

Case No. 13-32792-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db +Allison Stauffenberg, 81 LaCosta Drive, Blackwood, NJ 08012-5537
 cr Ditech Financial LLC f/k/a Green Tree Servicing LLC, PO Box 44265,
 Jacksonville, FL 32231-4265
 cr +EverBank, 301 W. Bay Street, Jacksonville, FL 32202-5180
 514407018 +++EverBank, c/o Green Tree Servicing LLC, P.O. Box 0049, Palatine, IL 60055-0049
 514289711 +Everhome Mortgage, 301 West Bay Street, Jacksonville, FL 32202-5103
 514289710 +Everhome Mortgage, PO Box 2167, Jacksonville, FL 32232-0004
 514289712 +Gloucester Township Tax Collector, PO Box 8, Blackwood, NJ 08012-0008
 514289714 +Joseph Stauffenberg, 81 LaCosta Drive, Blackwood, NJ 08012-5537
 514289715 +McCabe, Weisberg & Conway PC, 216 Haddon Ave., Ste 303, Westmont, NJ 08108-2811
 514289716 Philadelphia Police and Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2404
 514289717 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08646)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2018 23:17:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2018 23:17:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514289708 EDI: CAPITALONE.COM Jul 18 2018 02:23:00 Capital One Bank, PO Box 30253,
 Salt Lake City, UT 84130-0253
 514289709 EDI: DISCOVER.COM Jul 18 2018 02:23:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850-5316
 515762473 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2018 23:16:44 Ditech Financial LLC,
 f/k/a Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049,
 Ditech Financial LLC, f/k/a Green Tree Servicing LLC 60055-0049
 515762472 E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2018 23:16:44 Ditech Financial LLC,
 f/k/a Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049
 514289713 EDI: IRS.COM Jul 18 2018 02:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 514289718 EDI: CITICORP.COM Jul 18 2018 02:23:00 The Home Depot/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +McCabe Weisberg & Conway, PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 cr* EverBank, c/o Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049
 lm* +Everhome Mortgage Company, 301 West Bay Street, Jacksonville, FL 32202-5103

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor EverBank njecfmail@mw-c-law.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor EverBank, c/o Green Tree Servicing LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor EverBank dnj@pbslaw.org
S. Daniel Hutchison on behalf of Debtor Allison Stauffenberg sdhteamlaw@outlook.com,
backupcourt@outlook.com/sdhlawecf@gmail.com/sdhlawparal@outlook.com;r39026@notify.bestcase.com
TOTAL: 9